

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.: 10/709,184 Confirmation No.: 3183  
Applicant(s): Kris Gagnon  
Filed: April 20, 2004  
Art Unit: 3696  
Examiner: Cranford, Michael D  
Title: METHOD AND SYSTEM TO MANAGE A CREDIT PORTFOLIO AND TO  
TRIGGER CREDIT ACTIONS

Docket No.: 1761US1.014033.023  
Customer No.: 69,603

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REQUEST FOR RECONSIDERATION**  
**37 C.F.R. § 1.111**

Sir:

In response to the Office Action dated January 20, 2010, reconsideration and withdrawal of the rejections presented in the Office Action and allowance of the present application are respectfully requested in light of the Remarks presented herein.

There are no **Amendments to the Claims**.

**A Listing of the Claims** begin on page 2 of this paper.

**Remarks** begin on page 13 of this paper.